

Information to identify the case:

Debtor 1	Maria E Ciocca	Social Security number or ITIN	xxx-xx-0847
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-28191-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Maria E Ciocca
aka Maria Ciocca-Hart, aka Maria C Kavanagh

1/11/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Maria E Ciocca
DebtorCase No. 12-28191-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 53

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db +Maria E Ciocca, 4 Blue Heron Ct, Medford, NJ 08055-3807
 aty +Nicholas V. Rogers, Fein, Such, Kahn & Shepard PC, 7 Centry Drive, Ste., 201,
 Parsippany, NJ 07054-4673
 r +Berger Realty, 3160 Asbury Avenue, Ocean City, NJ 08226-2230
 cr +DITECH FINANCIAL LLC, SERVICER FOR THE BANK OF NEW, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 lm Residential Credit Solutions Inc., POB 163229, Fort Worth, TX 76161-3229
 513223255 +Advocare Medford Ped. Adolesc., Attn: I.C. System Collection, PO Box 64378,
 Saint Paul, MN 55164-0378
 514475071 Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933
 513223260 +Beneficial, PO Box 1231, Brandon, FL 33509-1231
 513223262 +Chase, PO Box 24696, Columbus, OH 43224-0696
 513223266 +District Of Columbia, Attn: Professional Acct. Managment, 2040 W. Wisconsin Ave.,
 Milwaukee, WI 53233-2098
 513223267 +Eichenbaum And Stylianou, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
 513223268 +Equiant Financial Services, 5401 N. Pima Road, Suite 150, Scottsdale, AZ 85250-2630
 513289484 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513438227 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 516407035 +Lakeside at Medford Homeowners Association, Joan Markey, 125 N. Route 73,
 West Berlin, NJ 08091-9225
 516408190 +Lakeside at Medford Homeowners Association, c/o Gary F. Woodend, Esquire, 5C N. Main Street,
 Medford, NJ 08055-2439
 513223271 +Lyons, Doughty And Veldhuis, PO Box 1269, Mt. Laurel, NJ 08054-7269
 513223272 New Jersey Div. of Taxation, Compliance & Enforcement-Bankruptcy Unit,
 50 Barrach St., 9th Fl, PO Box 245, Trenton, NJ 08695-0267
 513223273 +Pennsylvania Dept. Of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg, PA 17128-0946
 515082437 Residential Credit Solutions, P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229
 515082438 Residential Credit Solutions, P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229,
 Residential Credit Solutions, P. O. BOX 163229, FORTH WORTH, TEXAS 76161-3229
 513223274 +Roster Financial LLC, Attn: Stuart Allan And Assoc., 5447 E 5th Street, Suite 110,
 Tucson, AZ 85711-2345
 514957986 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 513656784 State of New Jersey, Division of Taxation, 25 Market Street, PO Box 112,
 Trenton, NJ 08625-0112
 513656778 State of Pennsylvania Dept. of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg, PA 17128-0946
 513223276 +Tromco Enterprises, LLC, 1008 Wesley Avenue, Unit #306, Ocean City, NJ 08226-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 11 2018 23:19:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 11 2018 23:19:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513223256 +EDI: AFNIRECOVERY.COM Jan 11 2018 22:53:00 Afni, Inc., 1310 Martin Luther King Drive,
 PO Box 3427, Bloomington, IL 61702-3427
 513271409 EDI: BECKLEE.COM Jan 11 2018 22:53:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513384934 +EDI: ACCE.COM Jan 11 2018 22:53:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 513223257 +EDI: ACCE.COM Jan 11 2018 22:53:00 Asset Acceptance, LLC, PO Box 771,
 Woodbury, NJ 08096-7771
 513223258 EDI: BANKAMER.COM Jan 11 2018 22:53:00 Bank of America, Aka Fia Card Services,
 PO Box 982235, El Paso, TX 79998-2235
 514477726 +EDI: BANKAMER.COM Jan 11 2018 22:53:00 Bank of America, N.A., Mail Stop TX2-982-03-03,
 7105 Corporate Drive PTX-B-209, Plano. TX 75024-4100
 513223259 +EDI: BANKAMER.COM Jan 11 2018 22:53:00 Bank of America-BAC Home Loan Servicing,
 PO Box 5170, Simi Valley, CA 93062-5170
 513223261 EDI: CAPITALONE.COM Jan 11 2018 22:53:00 Capital One, Bankruptcy Dept., PO Box 30285,
 Salt Lake City, UT 84130-0285
 513337395 EDI: CAPITALONE.COM Jan 11 2018 22:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513428346 EDI: BL-BECKET.COM Jan 11 2018 22:53:00 Capital One NA, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513223263 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 11 2018 23:19:42 Comcast,
 PO Box 5025, 1250 Berlin Rd., Cherry Hill, NJ 08034-1494
 513223264 +EDI: CONVERGENT.COM Jan 11 2018 22:53:00 Convergent Outsourcing,
 500 SW 7th Street, Bldg. A100, Renton, WA 98057-2983

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 53

Date Rcvd: Jan 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513223265 EDI: DISCOVER.COM Jan 11 2018 22:53:00 Discover Card, PO Box 30943,
Salt Lake City, UT 84130
513223269 EDI: IRS.COM Jan 11 2018 22:53:00 Department of the Treasury, Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346
513235082 EDI: DISCOVER.COM Jan 11 2018 22:53:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
516142467 E-mail/Text: bankruptcy.bnc@ditech.com Jan 11 2018 23:18:50 Ditech Financial LLC,
PO Box 6154, Rapid City, SD 57709-6154
513399492 +EDI: HFC.COM Jan 11 2018 22:53:00 HSBC Mortgage Services, Inc., PO Box 21188,
Eagan, MN 55121-0188
513223270 +EDI: CBSKOHLS.COM Jan 11 2018 22:53:00 Kohl's, Collection Dept., PO Box 3084,
Milwaukee, WI 53201-3084
513860074 +EDI: AIS.COM Jan 11 2018 22:53:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457, Midland Funding LLC 77210-4457
513860073 EDI: AIS.COM Jan 11 2018 22:53:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
513223275 EDI: TDBANKNORTH.COM Jan 11 2018 22:53:00 TD Bank, Bankruptcy Dept., 32 Chestnut Street,
Lewiston, ME 04240
517079336 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 11 2018 23:19:34
The Bank of New York Mellon, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
517079337 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jan 11 2018 23:19:34
The Bank of New York Mellon, c/o Bayview Loan Servicing, LLC,
4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146, The Bank of New York Mellon,
c/o Bayview Loan Servicing, LLC 33146-1837
513487231 EDI: VERIZONWIRE.COM Jan 11 2018 22:53:00 VERIZON WIRELESS, PO BOX 3397,
BLOOMINGTON, IL 61702-3397
513223277 EDI: VERIZONEAST.COM Jan 11 2018 22:53:00 Verizon, Bankruptcy Dept.,
500 Technology Drive, Saint Charles, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516954737 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
516142468* Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
514994767* State of Pennsylvania Dept. of Revenue, Bankruptcy Division, PO Box 280946,
Harrisburg, PA 17128-0946

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Alexandra T. Garcia on behalf of Creditor Beneficial Financial I, as successor by merger to
Beneficial New Jersey Inc. d/b/a Beneficial Mortgage Co. NJECFMAIL@mwclaw.com
Carrie J. Boyle on behalf of Debtor Maria E Ciocca cboyle@mpadlaw.com,
cjbefc@gmail.com;kgresh@mpadlaw.com;tegnert@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com;r62202@notify.bestcase.com;carrie.boyle@comcast.net
Denise A Kuhn on behalf of Interested Party Commonwealth of Pennsylvania, Department of
Revenue, Bureau of Accounts Settlement dkuhn@attorneygeneral.gov
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 3180W

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A., as servicer for The Bank
of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWALT, Inc.,
Alternative Loan Trust 2004-J6, Mortgage Pass-Through C cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON ET. AL.
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC, SERVICER FOR THE BANK OF NEW
YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC.,
ALTERNATIVE LOAN TRUST 2004-J6 et.al. nj.bkecf@fedphe.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcy@feinsuch.com
Tammy L. Terrell on behalf of Creditor DITECH FINANCIAL LLC bankruptcy@feinsuch.com

TOTAL: 12